



## FHA's Office of Single Family Housing

# FHA Lender Certifications

Annual Certifications Included in FHA's Lender Electronic Assessment Portal (LEAP) Recertification  
Initial Certifications Included in FHA'S Online Application for Lender Approval  
Changes Proposed March 15, 2016



**FHA LENDER ANNUAL CERTIFICATIONS**  
**SUPERVISED AND NONSUPERVISED MORTGAGEES**

## FHA LENDER ANNUAL CERTIFICATIONS – SUPERVISED AND NONSUPERVISED MORTGAGEES

Current	Proposed	Changes
N/A	HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.	Add instructions to refer Mortgagees to <i>HUD Handbook 4000.1</i> for term definitions
1. I certify that I am a Corporate Officer and/or Principal Owner of the above-mentioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am duly authorized to execute these certifications on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD-FHA regulations, handbooks, Mortgagee Letters, Title I Letters, and policies.	1. I certify that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am authorized to execute these certifications and acknowledgements on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD regulations, handbooks, guidebooks, Mortgagee Letters, Title I Letters, and policies.	Delete “and/or Principal Owner” as authorized signatory due to revised definition of “Corporate Officer” in <i>HUD Handbook 4000.1</i>  Delete “duly”  Add “and acknowledgements”  Add “guidebooks” to cover policy issued by FHA’s offices of Multifamily Housing Programs and Healthcare Programs
2. I acknowledge that the Mortgagee is fully responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee, and for the actions of any Affiliates participating in FHA programs for or on behalf of the Mortgagee.	2. I acknowledge that the Mortgagee is responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee, and for the actions of any Affiliates participating in FHA programs for or on behalf of the Mortgagee.	Delete “fully”
3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not, and did not employ or retain any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator who was subject to a current	3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed or retained by the Mortgagee:	See next page

## FHA LENDER ANNUAL CERTIFICATIONS – SUPERVISED AND NONSUPERVISED MORTGAGEES

Current	Proposed	Changes
<p>suspension, debarment, Limited Denial of Participation (LDP) or other restriction imposed under Part 24 of Title 24 of the Code of Federal Regulations, Part 180 of Title 2 of the Code of Federal Regulations as implemented by Part 2424 of Title 2, or any successor regulations to such parts, or under similar provisions of any other federal or state agency.</p>	<p>(a) Was subject to a current suspension, debarment, Limited Denial of Participation (LDP) or other restriction imposed under 24 CFR Part 24, and 2 CFR Part 180 as implemented by 2 CFR Part 2424, or any successor regulations to such parts, or under similar provisions of any other federal or state agency;</p> <p>(b) Was under indictment for, or convicted of, an offense that reflects adversely upon the Mortgagee's integrity, competence, or fitness to meet the responsibilities of an FHA-approved Mortgagee;</p> <p>(c) Was subject to Unresolved Findings as a result of a HUD or other governmental audit, investigation, or review;</p> <p>(d) Was refused, or had revoked, any license necessary to conduct normal operations in the real estate or mortgage loan industry;</p> <p>(e) Was in violation of provisions of the Secure and Fair Enforcement (SAFE) Mortgage Licensing Act of 2008 (12 U.S.C. 5101 et seq.) or its equivalent under state law, including all Nationwide Multistate Licensing System and Registry requirements;</p> <p>except for those occurrences, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>Combine the following statements with rewording/reformatting for clarity and consistency with <i>24 CFR 202.5(j)</i>:</p> <ul style="list-style-type: none"> <li>• Current statement #3</li> <li>• The portion of current statement #4 that only pertains to the Certification Period (and not to prior periods)</li> <li>• Current statement #7</li> <li>• Current statement #8</li> <li>• Current statement #9</li> </ul> <p>Add exception/qualifier for Mortgagee-reported instances of non-compliance that receive explicit clearance from HUD</p>

## FHA LENDER ANNUAL CERTIFICATIONS – SUPERVISED AND NONSUPERVISED MORTGAGEES

Current	Proposed	Changes
<p>4. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not, and did not employ or retain any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator who was under indictment for, or had been convicted of, an offense that reflects adversely upon the Mortgagee's integrity, competence, or fitness to meet the responsibilities of an FHA-approved Mortgagee; who had been convicted of or pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry during the seven-year period preceding the first day of the Certification Period; or who had ever been convicted of or pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry that involved an act of fraud, dishonesty, a breach of trust, or money laundering.</p>	<p>4. I certify that, to the best of my knowledge and after conducting a reasonable investigation, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed or retained by the Mortgagee:</p> <p>(a) Was convicted of, or pled guilty or <i>nolo contendere</i> to, a felony related to participation in the real estate or mortgage loan industry during the Certification Period or the 7-year period preceding the first day of the Certification Period;</p> <p>(b) Was ever convicted of, or ever pled guilty or <i>nolo contendere</i> to, a felony related to participation in the real estate or mortgage loan industry that involved an act of fraud, dishonesty, or a breach of trust or money laundering;</p> <p>except for those occurrences, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>Move the portion of current statement #4 that only pertains to the Certification Period (and not to prior periods) to the new proposed statement #3(b)</p> <p>Rewording/reformatting for clarity</p> <p>Add exception/qualifier for Mortgagee-reported instances of non-compliance that receive explicit clearance from HUD</p>

## FHA LENDER ANNUAL CERTIFICATIONS – SUPERVISED AND NONSUPERVISED MORTGAGEES

Current	Proposed	Changes
N/A	<p>5. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period or the 3-year period preceding the first day of the Certification Period, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed or retained by the Mortgagee:</p> <p>(a) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity (federal, state or local) with commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public transaction or contract under a public transaction;</p> <p>(b) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity with violation of federal or state antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;</p> <p>(c) Had one or more public transactions terminated for cause or default;</p> <p>except for those occurrences, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>Add new statement to cover occurrences currently covered in the Loan-Level Certification (Form 92900-A) items G(2)-(4), which will be removed from that form</p> <p>HUD has determined that this statement should apply at the lender level rather than the loan level so that any related noncompliance is subject to the procedures of the Mortgagee Review Board</p> <p>Excludes language regarding debarments and suspensions, which was redundant with current statement #3 and new proposed statement #3(a); a revised version of that language remains in the new Form 92900-A item E</p> <p>Includes rewording of introductory statement for consistency with HUD regulations at <i>24 CFR 202.5(j)</i> regarding covered personnel</p> <p>Includes exception/qualifier for Mortgagee-reported instances of non-compliance that receive explicit clearance from HUD</p>

## FHA LENDER ANNUAL CERTIFICATIONS – SUPERVISED AND NONSUPERVISED MORTGAGEES

Current	Proposed	Changes
5. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not sanctioned by any federal, state, or local government agency or by any other regulatory or oversight entity with jurisdiction over the Mortgagee, except for those sanctions, if any, the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.	6. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not sanctioned by any federal, state, or local government agency or by any other regulatory or oversight entity with jurisdiction over the Mortgagee, except for those sanctions, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.	<p>Renumber due to addition of new statement #5 and consolidation of other statements</p> <p>Revise qualifier to match similar qualifier in other statements and to remove timeframes</p> <p>Specific reporting requirements and timeframes are detailed in <i>HUD Handbook 4000.1</i></p>
6. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not subject to any Unresolved Findings, except for those Unresolved Findings, if any, the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.	N/A	<p>Move this statement and current statement #7 to new proposed statement #3(c)</p> <p>Rewording/reformatting for clarity and consistency with <i>24 CFR 202.5(j)</i></p>
7. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee did not employ or retain any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator who was subject to any sanctions or Unresolved Findings, except for those sanctions or Unresolved Findings, if any, that the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.	N/A	<p>Move this statement and current statement #6 to new proposed statement #3(c)</p> <p>Rewording/reformatting for clarity and consistency with <i>24 CFR 202.5(j)</i></p>

## FHA LENDER ANNUAL CERTIFICATIONS – SUPERVISED AND NONSUPERVISED MORTGAGEES

Current	Proposed	Changes
<p>8. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not refused, or had revoked, any license necessary to conduct its normal operations in the real estate or mortgage loan industry. I further certify that, to the best of my knowledge and after conducting a reasonable investigation, throughout the Certification Period the Mortgagee maintained compliance with all applicable provisions of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) (12 U.S.C. § 5101 et seq.) or its equivalent under state law, including all Nationwide Mortgage Licensing System and Registry requirements, except for those instances of non-compliance, if any, that the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>N/A</p>	<p>Move this statement and split into new proposed statements #3(d) and 3(e)</p> <p>Rewording/reformatting for clarity and consistency with 24 <i>CFR</i> 202.5(j)</p>

## FHA LENDER ANNUAL CERTIFICATIONS – SUPERVISED AND NONSUPERVISED MORTGAGEES

Current	Proposed	Changes
<p>9. I certify that, to the best of my knowledge and after conducting a reasonable investigation, the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD-FHA regulations and requirements applicable to the Mortgagee’s continued approval and operations, including those contained in HUD handbooks, Mortgagee Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD, except for those instances of non-compliance, if any, that the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>7. I certify that, to the best of my knowledge and after conducting a reasonable investigation, the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD regulations and requirements necessary to maintain the Mortgagee’s FHA approval as identified in HUD handbooks, guidebooks, Mortgagee Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD, except for those instances of non-compliance, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>Renumber due to addition of new statement #5 and consolidation of other statements</p> <p>Add “guidebooks” to cover policy issued by FHA’s offices of Multifamily Housing Programs and Healthcare Programs</p> <p>Revise language to clarify intent and scope of statement</p> <p>Revise qualifier to match similar qualifier in other statements and to remove timeframes</p> <p>Specific reporting requirements and timeframes are detailed in <i>HUD Handbook 4000.1</i></p>
<p>10. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I knowingly have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment and debarment under applicable federal law.</p>	<p>8. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) knowingly on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment, and debarment under applicable federal law.</p>	<p>Renumber due to addition of new statement #5 and consolidation of other statements</p> <p>Move “knowingly” for clarity</p>

**FHA LENDER ANNUAL CERTIFICATIONS  
INVESTING AND GOVERNMENT MORTGAGEES**

## FHA LENDER ANNUAL CERTIFICATIONS – INVESTING AND GOVERNMENT MORTGAGEES

Current	Proposed	Changes
N/A	HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.	Add instructions to refer Mortgagees to <i>HUD Handbook 4000.1</i> for term definitions
1. I certify that I am a Corporate Officer and/or Principal Owner of the above-mentioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am duly authorized to execute these certifications on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD-FHA regulations, handbooks, Mortgagee Letters, Title I Letters, and policies.	1. I certify that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am authorized to execute these certifications and acknowledgements on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD regulations, handbooks, guidebooks, Mortgagee Letters, Title I Letters, and policies.	Delete “and/or Principal Owner” as authorized signatory due to revised definition of “Corporate Officer” in <i>HUD Handbook 4000.1</i>  Delete “duly”  Add “and acknowledgements”  Add “guidebooks” to cover policy issued by FHA’s offices of Multifamily Housing Programs and Healthcare Programs
2. I certify that, to the best of my knowledge and after having conducted a reasonable investigation, the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD-FHA regulations and requirements applicable to the Mortgagee’s continued approval and operations, including those contained in HUD handbooks, Mortgagee Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD, except for those instances of non-compliance, if any, that the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.	2. I certify that, to the best of my knowledge and after conducting a reasonable investigation, the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD regulations and requirements necessary to maintain the Mortgagee’s FHA approval as identified in HUD handbooks, guidebooks, Mortgagee Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD, except for those instances of non-compliance, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.	Add “guidebooks” to cover policy issued by FHA’s offices of Multifamily Housing Programs and Healthcare Programs  Revise language to clarify intent and scope of statement  Revise qualifier to match similar qualifier in other statements and to remove timeframes  Specific reporting requirements and timeframes are detailed in <i>HUD Handbook 4000.1</i>

## FHA LENDER ANNUAL CERTIFICATIONS – INVESTING AND GOVERNMENT MORTGAGEES

Current	Proposed	Changes
3. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I knowingly have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment, and debarment under applicable federal law.	3. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) knowingly on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment, and debarment under applicable federal law.	Move “knowingly” for clarity

## **FHA LENDER INITIAL APPROVAL CERTIFICATIONS**

## FHA LENDER INITIAL APPROVAL CERTIFICATIONS

Current	Proposed	Changes
N/A	HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.	Add instructions to refer Mortgagees to <i>HUD Handbook 4000.1</i> for term definitions
1. I certify that I am a Corporate Officer and/or Principal Owner of the above-mentioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I have the authority to legally bind the Mortgagee; and that I am duly authorized to execute these certifications and acknowledgments on behalf of the Mortgagee.	1. I certify that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I have the authority to legally bind the Mortgagee; and that I am authorized to execute these certifications and acknowledgments on behalf of the Mortgagee.	Delete “and/or Principal Owner” as authorized signatory due to revised definition of “Corporate Officer” in <i>HUD Handbook 4000.1</i>  Delete “duly”
2. I acknowledge that the Mortgagee is fully responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee.	2. I acknowledge that the Mortgagee is responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee.	Delete “fully”
3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, neither the Mortgagee, nor any of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, or loan originators are:	3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator currently employed or retained by the Mortgagee:	Rewording for consistency with Annual Certifications

## FHA LENDER INITIAL APPROVAL CERTIFICATIONS

Current	Proposed	Changes
(a) Currently suspended, terminated, debarred, fined, convicted, denied approval, or subject to a license or approval revocation, or other sanction(s) by any federal, state, or local government agency, or by any other regulatory or oversight entity with jurisdiction over the Mortgagee or its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, or loan originators, including being currently subject to a suspension, debarment, Limited Denial of Participation, or other restriction imposed under Part 24 of Title 24 of the Code of Federal Regulations, Part 180 of Title 2 of the Code of Federal Regulations as implemented by Part 2424 of Title 2, or any successor regulations to such parts, or under similar provisions of any other federal or state agency;	(a) Is subject to a current suspension, debarment, Limited Denial of Participation (LDP) or other restriction imposed under 24 CFR Part 24, and 2 CFR Part 180 as implemented by 2 CFR Part 2424, or any successor regulations to such parts, or under similar provisions of any other federal or state agency;	<p>Rewording for consistency with Annual Certifications</p> <p>Remove redundant portion regarding license revocation, which is covered under statement #4</p>
(b) Under indictment for, or have been convicted of, an offense that reflects adversely upon the Mortgagee's integrity, competence, or fitness to meet the responsibilities of an FHA-approved mortgagee;	(b) Is under indictment for, or has been convicted of, an offense that reflects adversely upon the Mortgagee's integrity, competence, or fitness to meet the responsibilities of an FHA-approved Mortgagee;	<p>Rewording for consistency with Annual Certifications</p>
<p>(c) Convicted of, or have pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry:</p> <p>i. during the seven-year period preceding the date of this application for FHA approval, or</p> <p>ii. at any time preceding the date of this application for FHA approval, if such felony involved an act of fraud, dishonesty, a breach of trust, or money laundering;</p>	<p>(c) Was convicted of, or pled guilty or <i>nolo contendere</i> to, a felony related to participation in the real estate or mortgage loan industry:</p> <p>i. during the seven-year period preceding the date of this application for FHA approval, or</p> <p>ii. at any time preceding the date of this application for FHA approval, if such felony involved an act of fraud, dishonesty, a breach of trust, or money laundering;</p>	<p>Rewording for consistency with Annual Certifications</p>

## FHA LENDER INITIAL APPROVAL CERTIFICATIONS

Current	Proposed	Changes
(d) Subject to any Unresolved Findings as the result of any U.S. Department of Housing and Urban Development (HUD) or other governmental investigation, audit, or review;	(d) Is subject to Unresolved Findings as a result of a HUD or other governmental audit, investigation, or review;	Rewording for consistency with Annual Certifications
(e) Engaged in business practices that do not conform to generally accepted practices of prudent mortgagees or that demonstrate irresponsibility; or	(e) Is engaged in business practices that do not conform to generally accepted practices of prudent Mortgagees or that demonstrate irresponsibility;	Rewording for consistency with Annual Certifications
(f) In violation of provisions of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) (12 U.S.C. § 5101 et seq.) or its equivalent under state law, including all Nationwide Mortgage Licensing System and Registry requirements.	(f) Is in violation of provisions of the Secure and Fair Enforcement (SAFE) Mortgage Licensing Act of 2008 (12 U.S.C. 5101 et seq.) or its equivalent under state law, including all Nationwide Multistate Licensing System and Registry requirements.	Rewording for consistency with Annual Certifications
4. I certify that during the three-year period preceding the date of this application for FHA approval, the Mortgagee has not been refused, or had revoked, any license necessary to conduct its normal operations in the real estate or mortgage loan industry.	4. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the three-year period preceding the date of this application for FHA approval, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator currently employed or retained by the Mortgagee, was refused, or had revoked, any license necessary to conduct normal operations in the real estate or mortgage loan industry.	Rewording for consistency with Annual Certifications

## FHA LENDER INITIAL APPROVAL CERTIFICATIONS

Current	Proposed	Changes
N/A	<p>5. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the 3-year period preceding the date of this application for FHA approval, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed or retained by the Mortgagee:</p> <p>(a) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity (federal, state or local) with commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public transaction or contract under a public transaction;</p> <p>(b) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity with violation of federal or state antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;</p> <p>(c) Had one or more public transactions terminated for cause or default.</p>	<p>Add new statement to cover occurrences currently covered in the Loan-Level Certification (Form 92900-A) items G(2)-(4), which will be removed from that form</p> <p>HUD has determined that this statement should apply at the lender level rather than the loan level so that any related noncompliance is subject to the procedures of the Mortgagee Review Board</p> <p>Excludes language regarding debarments and suspensions, which was redundant with current statement #3 and new proposed statement #3(a); a revised version of that language remains in the new Form 92900-A item E</p> <p>Includes rewording of introductory statement for consistency with HUD regulations at 24 <i>CFR</i> 202.5(j) regarding covered personnel</p>

## FHA LENDER INITIAL APPROVAL CERTIFICATIONS

Current	Proposed	Changes
5. I acknowledge, on behalf of the Mortgagee, its continuing obligation to notify HUD, in writing, within five days of any change to the information or documentation provided in connection with this application for approval.	6. I acknowledge, on behalf of the Mortgagee, its continuing obligation to notify HUD, in writing, within five days of any change to the information or documentation provided in connection with this application for approval.	Renumber due to addition of new statement #5
6. I certify that, upon approval, and with its submission of each loan for insurance or request for insurance benefits, the Mortgagee will comply with all HUD-FHA regulations and requirements applicable to the Mortgagee's continued approval and operations, including those contained in HUD handbooks, Mortgagee Letters, Title I Letters, and policies.	7. I certify that, upon approval, and with its submission of each loan for insurance or request for insurance benefits, the Mortgagee will comply with all HUD regulations and requirements necessary to maintain the Mortgagee's FHA approval as identified in HUD handbooks, guidebooks, Mortgagee Letters, Title I Letters, and policies.	Renumber due to addition of new statement #5  Add "guidebooks" to cover policy issued by FHA's offices of Multifamily Housing Programs and Healthcare Programs  Revise language to clarify intent and scope of statement